Business News

New York Institution Follows Lead of Boston in Drop From 7 P. C.; Action Not Entirely a Surprise

offux of Gold a Factor

Steady Reduction of Member Bank Borrowings Anwher Reason for Change

at this center and in the counal credit stringency as reflected in afficial bank rate.

and announcement of this action.

You are advised that this bank has mablished the following rates of dispent effective from the opening of maness on Thursday, May 5, 1921, and effective until further notice, and may all existing rates:

Investor Comes Back for More Question—Having obtained some valuables and shortly to get the best credit standing have been able to sell their prime paper on a straight 6½ per cent basis, although the general market has been holding ½ to ¾ per cent above that level. The opinion was expressed yesterday that the cut in the bank rate here would likely be followed by a further decline in outside market rates.

Explanation of Drop

Two factors explain the more comfortable position of the Federal Reserve banking system. They are the extraordinary influx of gold from all parts of the world and the steady reduction in member bank borrowings at the twelve Federal Reserve banks, the latter development being due to the general liquidation in business and industry. On April 27 last the ratio of the general liquidation in business and findustry. On April 27 last the ratio of the swelve Reserve banks, as shown in the consolidated statement of the system, stood at 55 per cent, compared with 54.1 per cent the previous week and 42.4 per cent a year ago. In the case of the Federal Reserve Bank of New York the ratio on the same date stood at 55.5 per cent, against 53.9 per cent the previous week and 42.4 per cent a year ago. In the last twelve months the gold in the last twelve months the gold lease were of the federal Reserve and 89.9 per qent a year ago.

In the last twelve months the gold lease year of the Federal Reserve of the Federal Reserve of the Federal Reserve hands and the steady recent divided the same date stood at 55.5 per cent, against 53.9 per cent week before and 89.9 per qent a year ago.

In the last twelve months the gold lease of the Federal Reserve of the Federal Reserve of the Federal Reserve hands are continued for the light of the first more development of the first more

Dow, Jones Wins Suit ot Held Liable for Error on

Nat. Ice & Coal K.Rice, Jr.&Co Investment Information

Hesitates in Face of Big Loss

Answer—We cannot advise you whether to take your loss in Ansconda for two reasons: We do not know enough about your financial resources is judge whether you are justified in speculating, and we do not know what the future course of the stock will be. We do think, however, that you should judge the stock not by the past (including the price you paid), but by the present and the future, and make up your mind whether you could not take the same money and put it into another security with better prospects. The same considerations apply to your Wabash preferred A stock.

of the following bonds your average yield for the whole would be in the neighborhood of 7 per cent, and we think

Brooklyn Edison Series C 7s
weeks. Two weeks ago the
sk from the high level of Renk discount rates came when
on bank lowered its rate from
the reent. At the time it was
if that this was in keeping
twend of the times toward
axation in credits. Last week
Bank of England cut its rate
to 6% per cent representative
here said it was only a quesshort time before there would

Investor Comes Back for More

Question—In 1914 I purchased twenty shares preferred stock of the United Cigar Stores, Ltd., of Canada, at \$5 par value. The 7-per cent dividend was paid regularly up to 1918. Becently, quite unsolicited on my part, a New York brokerage house has sent me a circular letter recommending an exchange in Cities Service preference B stock. An offer of \$1.00 per share is made for the United Cigar Stores stock. Can you tell me if there is anything in the present status of the United Cigar Stores that calls for the sacrifice of this stock on the basis suggested by these brokers?—Miss C. H. D.

Answer—The Cities Service preference B stock is a better investment.

sl.336,720,000 to \$2,317,569,000, a gain of \$380,849,000, accounted for almost entirely by the flood of gold pouring into the country. At the same time has borrowings of member banks examing government securities and other paper from the several Reserve main have fallen from \$2,535,071,000 to \$2,063,739,000, a reduction of \$471,Fears that a lowering of discount rates might invite a renewal of infiameters, are not warranted, leading takers said yesterday, and the gengal feeling was that the change would have a beneficial effect upon sentiment.

The status of the United Cigar Stores of the united cigar Stores of the stores o

. Four full columns of investment questions and are swers are published in The Tribune every Sunday. Prices Irregular In Quiet Trading

Pressure on Some of Recent-

ly Active Oils Causes

On Outside Market Increase in Advance Orders

Slight Reaction; Mara-Business Not Sufficient to caibo and Carib Gain Insure Mills Safe Pro-Pressure on some of the recently active oil shares, bringing slight net declines, resulted in an irregular

Trunlly all of recently lost ground.

Industrials

Tools and a half on short country and considerably smaller in your for industrials country and considerably smaller in your for industrials country and considerably smaller in the same time the demand for certain grounds for immediate use is heavily with the result that globers early, with the result that globers early and safe production. All the production of the same time the demand for certain grounds for immediate use is heavily and the same time the demand for certain grounds for immediate use is heavily and the same time the demand for certain grounds of the same time the demand for certain grounds of the same time the demand for certain grounds of the same time the demand for certain grounds of the same time the demand for certain grounds and grounds on time.

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| Section | Wilson | Con. | St. | St

*Unlisted. †Sells cents per share.

*Unlisted. †Sells cents per share.

*Need a Cock† Special column for Domeetic Help. Phone The Tribune, Beskman Sells. ** Enslow, John C., and Andrew J. 1,748.22 Enslow. John C. and Enslo

Helping Cotton Goods Trade

Insure Mills Safe Production, but Demand for Immediate Needs Grows Improvement in the general cotton

Commercial Credit

The supply of commercial money for new loans is tending to increase, according to commercial bankers, in larger proportion than the demand, although the latter is still strong.

Rates are now 7 to 7½ per cent on most new paper coming into the market, with exceptionally prime names going as low as 6½ per cent.

The lowering of the Federal Reserve rediscount rate yesterday is expected to foreshadow a gradual working down of commercial paper rates to a 6½ per cent basis, according to commercial paper dealers.

The acceptance market is moderately active. Rates yesterday were unchanged. Those quoted by the American Acceptance Council were:

Member Non-mem-

30 days 5% 6 5% 60 days 5% 5% 6 5% 90 days 5% 5% 6% 5% Call loans against acceptances, 6 per

Kingsley Is Renominated

Commerce Chamber Meeting
Darwin P. Kingsley and Irving T.
Bush will be renominated as president and chairman of the executive committee, respectively, of the Chember of Commerce of the State of New York at the 153d annual meeting of that organization to-day. Frank A. Vanderlip, Arthur Curtiss James and Charles K. Coffin have been nominated as vice-presidents, William H. Porter as treasurer and Charles T. Gwynne as secretary.

William G. Willey Control of the total amount exported from this country Mexico imported \$2,694, and Cuba \$1,360.

London Wool Auction
LONDON, May 4.—The offerings at the wool auction sales to-day amounted to 10,197 bales. Officers Slated for Election at

derlip, Arthur Curtiss James and Charles K. Coffin have been nominated as vice-presidents, William H. Porter as treasurer and Charles T. Gwynne as secretary.

William G. Willcox, Captain John B. Trevor and Colonel Howard C. Smith are the three new members-at-large proposed for the executive committee. Thomas W. Lamont has been nominated to be chairman of the committee on finance and currency to succeed Mr. Vanderlip, while Lewis E. Pierson and George F. Baker jr. have been dered a dinner to Charles Cheney, respectively.

Opposes Easy Credit; Middle Course Urged

Neither tight nor loose credits permit opportunities for stabilized trade, in the opinion of the Credit

Styles in Men's Wear

The men's wholesale clothing trade will move into the fall selling season next week. Announcement is made that the Clothing Manufacturers' Exchange of Rochester, to which most of the large producers in that center belong, will open fall lines on May 9. Several of the leading Chicago houses will display their fall lines beginning Monday and it is expected that the New York trade will follow suit.

The manufacturers enter the fall season with labor conditions and wages far from stabilized. The Chicago market got a 10 per cent wage reduction from the board of arbitration in that city. Rochester has been refused a wage cut. The board of arbitration there has shifted the market to a piecework basis. Locally the situation is still unsettled.

Shoe Fashion Show Planned One of the most pretentious shoe fashion shows ever held will be staged in the Hotel Commodore, July 5 to 8, under the auspices of the Shoe Manufacturers' Board of Trade of New York. The association represents most of the leading manufacturers of women's fine shoes in the Brooklyn and Long Island City district

Watch Exports \$72,654

set al 1,092.70
Sarkady Louis L. — Maryland Casualty Co. 122.85
Schanerte, Henry—J. Laughton 225.41
Solomon & Kramer, Inc.—Maryland Casualty Co. 144.70
Stone, Julius—S. Bykowsky et al. 123.20
Sanren, Benjamin—S. Schwager, 161.91
Schiell, Charles F.—J. Lemie. 268.91
Safety at Sea Corp.—W. R. Maloney 283.63 Sarety at Sea Corp.—W. R. Maioney
Staier Chemical Co.—Charles R.
Ruesger, Inc.
Sciomon & Mark, Inc. Max Solomon and Philip Rosenkrantz
(Solomon & Rosenkrantz)—
Brocklyn Fur Dressing Co.
Inc.
Schweyer, George P.—L. Leimdorfer et al.

Schweyer, George P.—L. Letindorfer et al. Smith. Bernard.—S. Landman. Sherman. Mack.—Goodycar Tre & Rubber Co.
Supreme Council of the Royal Arcanum.—V. Stewenagel.
Suchanek, Frank J. (Central Storage Battery Co.)—Exide Battery Depots, Inc...
Simon. Laurance (Simon Health Institute).—Manufacturers Sales Co., Inc.
Townley, Albert T.—C. J. D.
Noble et al (cots)
Themelia Bros Co., Inc.; Nicholas & Themelia Bros Co., Inc.; Nicholas & Themelia Gorge A. Hendricks and Anion D. Dimeu.—East River National Bank Whitney, Frank.—J. A. Murray.
Wolfinger & Lasberg Building Co., Inc., and Max Lasberg.—H. Ridder Same.—same
Whitney, Frank.—F. N. DuBols Co.

Weinstein, Samuel—H. Grabsky. Weinrub, Samuel, Harry Wein-rub and Israel Weinrub (Wein-rub Bros.).—J. Schindler

rub Bros.)—J. Schindler

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Spring Trade Revival Myth, Say Credit Men Improvement Only in Few Lines, and Liquidation Must Continue, Is View

Continue, Is View

With the exception of a few lines which were the first to liquidate, the predicted spring revival has failed to materialize, in the opinion of the Credit Defense Council of the National Association of Credit Men, which has just completed a country-wide survey of business conditions.

In a statement sent to members the council insists that unemployment is still on the increase, although somewhat arrested by the usual scasonal improvement; invoads have been made upon savings which had been steadily increasing until rocently; collections have continued difficult and liquidation of debts and bank loans is still a slow process. Some large concerns are asking for extended terms and offering notes for past due accounts, it is said, and there has been a steady decline in bank clearing figures in harmony with reduced business and liquidated prices. Efforts are being made to operate on the smallest possible stocks, it is said, but it is felt that the time of renewal of manufacture is near.

The banking situation is sound and American enterprises on the whole are sound, but the liquidation process must continue, it is asserted.

Jobbers to Meet in July . The Jobbers Association of Dress Fabric Buyers, a subsidiary of the National Wholesale Dry Goods Association, will hold its mid-year meeting at the Waldorf Astoria on July 19. An informal conference will precede the meeting on July 18. The meeting will concern itself mainly with market conditions in the textile fields.

Buyers Arrived

Business Troubles

Petitions in Bankruptcy
The following petitions in bankruptcy
were filed vesterday in the United States
District Court:
BREWER BAG CO.—Two involuntary.
The Following petitions in bankruptcy
were filed vesterday in the United States
District Court:
HARRY SEIDEN.—Involuntary.
The Following petitions in bankruptcy
were filed vesterday in the United States
District Court:
HARRY SEIDEN.—Involuntary.
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Richard Fitzpatrick, Inc. — H.
Lipshitz (costs)
Reynoids, George E.—J. P. Hinss
et al
Riley, William A.—H. D. Johnson
Rosenberg, Benjamin—J. A. King

313.35

I.AUNDRESS.—Compotent German; willing; best refusences. Lang 2. I cheer Co., 43 W. 556 st.

INFORMATION wasted concerning Joseph Manuel Troyo, who left home July 188 1915. Address of Troyo, 795 E. 183d at care of Schroder.

WAITRESS—Parlormaid; high class, neat willing, best references, for Stamford very convenience; considerate treatment Wettler's Agency, 18 W. 42d.

OME ANY MINUTE after 5 p. m. for sec retarial, bookkeeping, English, accounting hone Beekman 2723, Night-day, Booklet brake Business School, Tribune Building

LOST, FOUND AND REWARD

distr-Mink send on 7th Ave car or vi-cinity Nevine at. Platback av. Placea ame of furrier. Reward, South 1842-J.

INFORMATION WANTED

FURNISHED ROOMS TO LET

186TH, 586 WEST-Large suite, twin beds plane; kitchen privileges. Apt. \$2.

HELP WANTED FEMALE

HELP WANTED MALE

ADVERTISING MANAGER-Class!

SHOE MANAGER - High grade man of ongacre Building, New York City

Instruction BARN TO BE A CHAUFFEUR-Pleas

SITUATIONS WANTED FEMALE

Chambermaids
123.20
181.91
268.91 CHAMBERMAID, waitress, cook; experienced, capable woman; employer cloring house, May 15. D., Miss Hofmayer's Agency, 10 East 43d st., 2d floor; telephone 5947 Murray Hill.

CHAMBERMAID or Chambermaid Wait-ress; small adult family; excellent four years references; \$60 to \$65. A. Miss Hofmayer's Agency, 10 East 43d st., 3d floor. Telephone 8947 Murray Hill.

CHAMBERMAID, assistant waitress, very capable, excellent references. D. Miss Hofmayer's Agency, 10 East 43d st., 2d floor; telephone 8947 Murray Hill.

CHAMBERMAID—Also waitress, together, separate, best references. Shaughnessey's Agency, 860 6th ave.

CHAMBERMAID, seamstress; highly recommended; very willing. Lang & Boecherer Co., 43 W, 33d st. CHAMBERMAIDS, several; neat, willing excellent references. Wettler's Agency 18 W. 43d; Murray Hill 4042.

COOKS, waitresses, houseworkers, chambermaids and laundresses; couples; all nationalities a specialty; Pluniah and fiwediah, Lehif Agency, 53 East 125th st. Telephone Harlem 5615. COOK-Scotch, Protestant; small sadult family; city only, K., Miss Hofmayer's Agency, 10 East 43d st., 2d floor; telephone 8947 Murray Hill.

36.95 COOK—Young Irishwoman; excellent cook; 3 years' city references. R. Miss Hofmsyor's Agency, 10 East 43d st., 3d floor; telephone 5347 Murray Hill. COOK AND WAITRESS—Finnish girls; speak English; references. Lehti's Agency, 58 East 125th st. Telephone Harlem 5515.

COOK-Young Dutch, thoroughly experienced, excellent references. Shaughnessey's Agency, 860 6th ave. COOK, German, first class in all branches; excellent references. Lang & Boecherer Co., 43 W. 32d st. COOK, young, good manager; excellent references. Miss Fitzgerald's Bureau, 266 5th av.

Dressmakers, Milliners, Etc. DRESSMAKER-For children's distinctive apparel. Reiser, 17 East 62d st. Lenox Day Workers DAY WORKER—Cleaner or laundress, T., Miss Hofmayer's Agency, 10 East 43d st., 3d floor; telephone 8947 Murray Hill.

General Houseworkers, Etc. HOUSEWORKER or chambermeld-well-res, young Irlah giri; new arrival. P. Miss Hofmayer's Agency, 10 East 43d st., 3d floor; telephone 8347 Murray Hill. HOUSEWORKER—Protestant, neat, offi-cient, highly recommended. Miss Shaugh nessey's Agency, 350 6th ave.

Governesses, Etc. 1,538.55

NURSERY GOVERNESS—Thoroughly experisoned and capable: highly recommended. Lang & Boecherer Co., 43 W, 884.

1,638.55

GOVERNESS, young, fivent Franch; two
children. Miss Fitsgerald's Bureau, 265

5th av.

RELIGIOUS NOTICES

ST. BARTHOLOMEW'S CHURCH

Park Avenue and 51st Street.

ASCENSION DAY, THURSDAY, MAY 1.

SERVICE AT 11 A. M.

SITUATIONS WANTED PENALE

HEAD LAUNDRESS, private family excellent returences: \$79 to \$7 Mins Hofmayer's Agency, 10 East 5d floor. Telephone \$947 Zurney 5

LOST—Bankbock No. 109,122, Union Squa-Savings Bank, 20 Union Square, Ne York; payment stopped; finder please r turn to bank.

LARGE front room on 24 floor (25 fee high stoop house), 22d st., between 8th

OUNG MAN, 27, seeks position, book keeper, clerical or otherwise; student of countancy: Address G 277, Tribune.

CAPABLE, Christian young man (30), offers services; special agent; repre-sentative G-279, Tribune.

Diamonds, Jewelry, Etc. DIAMONDS bought and sold for cash from individuals or estates. BENNETT, 176 Broadway, 2d floor, Dogs, Cats, Birds, Poultry, etc.

AMERICA'S PIONEER DOG MEDICINES EOOK ON DOG DISEASES

Drafting, Lettering, Etc. DRAFTING—LETTERING—ENGROSSING work desired. Prompt attention and first class work is our specialty. BROGAN, 103 Park av. Telephone 6245 Mutray Hill.

POSITIVELY pay higher cash for furni-ture, rugs, planos, etc. MAURICE, 126 University pl. Phone Stuyvesant 5567. WE PAY bighest prices for furniture, pianos, antiques, bric-a-brac, books, art, etc. GABAY, 88 University Place. Stuy-vesant 2377.

MACHINE SHOP with 3,000 square feet desires work. Amendola, 439 Hast Pianos and Musical Instruments STEINWAY, PIANOLA, BABY, PARLOR

Grands and Uprights. Mason Hamilin Baby Grand and Upright, Grands, Uprights, Player Planes for Sale and Rent. Erck & Klinberlin, 117 East 14th; 374 Columbus Ave. (78th). Rugs

ORIENTAL RUGS — Expert repairing, cleaning, renovating and storing; rugs bought and sold. AVEDISIAN, 121 East 52d st. Plaza 5256. STORAGE NOTICES

IN ACCORDANCE WITH THE PROVIsions of the nw, there being due and usuald charges for which Buckley, Newhalt
Co., Fifth Ave, and 125th St. is entitled to
as a liem, due notice having been given all
parties concerned, there will be sold at
public auction at Merle's Rooma, 155 East
125th St., on Friday, May 6, 1921, at 16:36
a. m., the following personal property: 1
Blanket, account of F. Burger, 1:4 Nessau
St.; Couch and Mattess, account of Mrs.
G. Johnson, 48 W. 39th St.; Paylor Table
and Rocker, account of Jas. Perkins, 10
Maple St., So. Norwalk, Conn.; Bucdle and
Contents, Barrel and Contents, Folding
Sool, 2 Pillows, Folding Screen, Shirtwalst
Box, account of J. Sartore, 160 Sheyman
Ave.

Don't Get Married

610 Lex. Ave., at 53d & Central Branch Y.W.C.A PRATT SCHOOL 62 West 45th Streen Secretarial training; individual instruction. Summer rates. SUMMER SCHOOLS

Cambridge, Mass. If your son has fallen behind in his school work, or needs tricuring during the summer for fall examinations, and him to our summer school. He will receive expert instruction and careful supervision.

NURSE Young, hospital trained; exceptional references. Miss Pitagerald Bureau, 386 5th av.

WAITRESS With or without parlors good city references. R. Miss Hor er's Agency, 10 East 434 st., 3d floer; phone 684f Murray His. WAITERSS, young, theroughly conceptional references. Miss Fitzs Bureau, 366 5th av.

WEST 2ND AV., \$49 (101st)—Lovely rooms for gentleman; renning water. Apply elevator man. Phone Riverside 1144

SITUATIONS WANTED MALE

OK and USEFUL BUTLER. Finnis couple: good references. Lehti Agency. East 126th st. Telephone Harlem 5516.

BUSINESS CARDS

And How to Feed
Mailed free to any address
H. CLAY GLOVER CO., INC.,
118 WEST \$18T ST., NEW FORK

INSTRUCTION

Unless you know how to cook. It means health, wealth and happiness.
VISIT
MRS. ALLEN'S SCHOOL
OF GOOD COOKERY
Telephone Columbus 4228.
Class or private lescons.

SECRETARIAL COURSE BALLARD SCHOOL

Cambridge Tutoring School